

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: ZAKIYA N OGLESBY

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Case No. 17-bk-16328

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/15/2017.
- 2) The plan was confirmed on 08/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/14/2020.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,215.00.
- 10) Amount of unsecured claims discharged without full payment: \$86,587.76.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 23,386.00	
Less amount refunded to debtor(s)	\$ 1.00	
<b>NET RECEIPTS</b>		<b>\$ 23,385.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,838.58	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,838.58</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KENNETH E. WEST ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
FREEDOM CREDIT UNION	Uns	0.00	7,048.86	7,048.86	82.64	0.00
ALLY FINANCIAL	Uns	8,025.00	8,023.44	8,023.44	94.06	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	468.05	468.05	5.48	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	7,200.26	7,200.26	84.41	0.00
PORTFOLIO RECOVERY ASSO	Uns	163.00	162.30	162.30	1.90	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	301.05	301.05	3.53	0.00
PORTFOLIO RECOVERY ASSO	Uns	575.00	553.82	553.82	6.49	0.00
U.S. Department of Education CO Nelnet	Uns	0.00	47.47	47.47	0.56	0.00
ADT SECURITY SERV	Uns	1,200.00	1,164.79	1,164.79	13.66	0.00
HOSPITAL OF THE UNIVERSITY OF	Uns	0.00	1,254.00	1,254.00	14.70	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	285.83	285.83	3.35	0.00
NAVY FEDERAL CREDIT UNION	Sec	0.00	42,572.19	42,572.19	624.72	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	302.79	302.79	3.55	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	592.68	592.68	6.94	0.00
CITY OF PHILA	Sec	0.00	875.00	875.00	875.00	0.00
QUANTUM3 GROUP LLC	Uns	0.00	288.88	288.88	3.38	0.00
PHFA LOAN SERVICING DIVISION	Sec	0.00	100,835.34	100,835.34	16,158.16	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITY OF PHILA	Sec	0.00	1,423.70	1,423.70	1,423.70	0.00
PGW	Sec	0.00	1,961.12	1,961.12	1,961.12	0.00
PGW	Uns	3,500.00	1,508.40	1,508.40	17.68	0.00
PORTFOLIO RECOVERY ASSO	Uns	1,500.00	1,449.47	1,449.47	16.99	0.00
LVNV FUNDING	Uns	0.00	1,715.31	1,715.31	20.10	0.00
US DEPARTMENT OF EDUCATION C/	Uns	0.00	10,602.26	10,602.26	124.30	0.00
ADT SECURITY SYSTEMS	Uns	1,200.00	NA	NA	0.00	0.00
BUREAU OF COLLECTIONS &	Uns	2,600.00	NA	NA	0.00	0.00
CHASE	Uns	2,044.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	2,050.00	NA	NA	0.00	0.00
CHILDRENS HOSP. OF PILA	Uns	1,128.00	NA	NA	0.00	0.00
DELAWARE DEPARTMENT	Uns	66.50	NA	NA	0.00	0.00
DIRECTTV ATTT	Uns	600.00	NA	NA	0.00	0.00
FREEDOM CREDIT UNION	Uns	7,050.00	NA	NA	0.00	0.00
GENUIE PARTS CO.	Uns	2,300.00	NA	NA	0.00	0.00
HOSIPTAL OF THE UNIVERSTY OF	Uns	211.00	NA	NA	0.00	0.00
HSBC	Uns	305.00	NA	NA	0.00	0.00
INDIGO	Uns	260.00	NA	NA	0.00	0.00
M.L.HOSP INC-LANKENAU	Uns	262.50	NA	NA	0.00	0.00
MACY'S	Uns	700.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	7,668.31	NA	NA	0.00	0.00
PENN MEDICINE	Uns	1,201.51	NA	NA	0.00	0.00
T-MOBILE BANKRUPTCY TEAM	Uns	800.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	12,800.00	NA	NA	0.00	0.00
WATER REV BUREAU	Uns	875.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 100,835.34	\$ 16,158.16	\$ 0.00
Debt Secured by Vehicle	\$ 42,572.19	\$ 624.72	\$ 0.00
All Other Secured	\$ 4,259.82	\$ 4,259.82	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 147,667.35</b>	<b>\$ 21,042.70</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 42,969.66</b>	<b>\$ 503.72</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 1,838.58	
Disbursements to Creditors	\$ 21,546.42	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 23,385.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/15/2021

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.